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# How to Register and Submit a TBD Loan



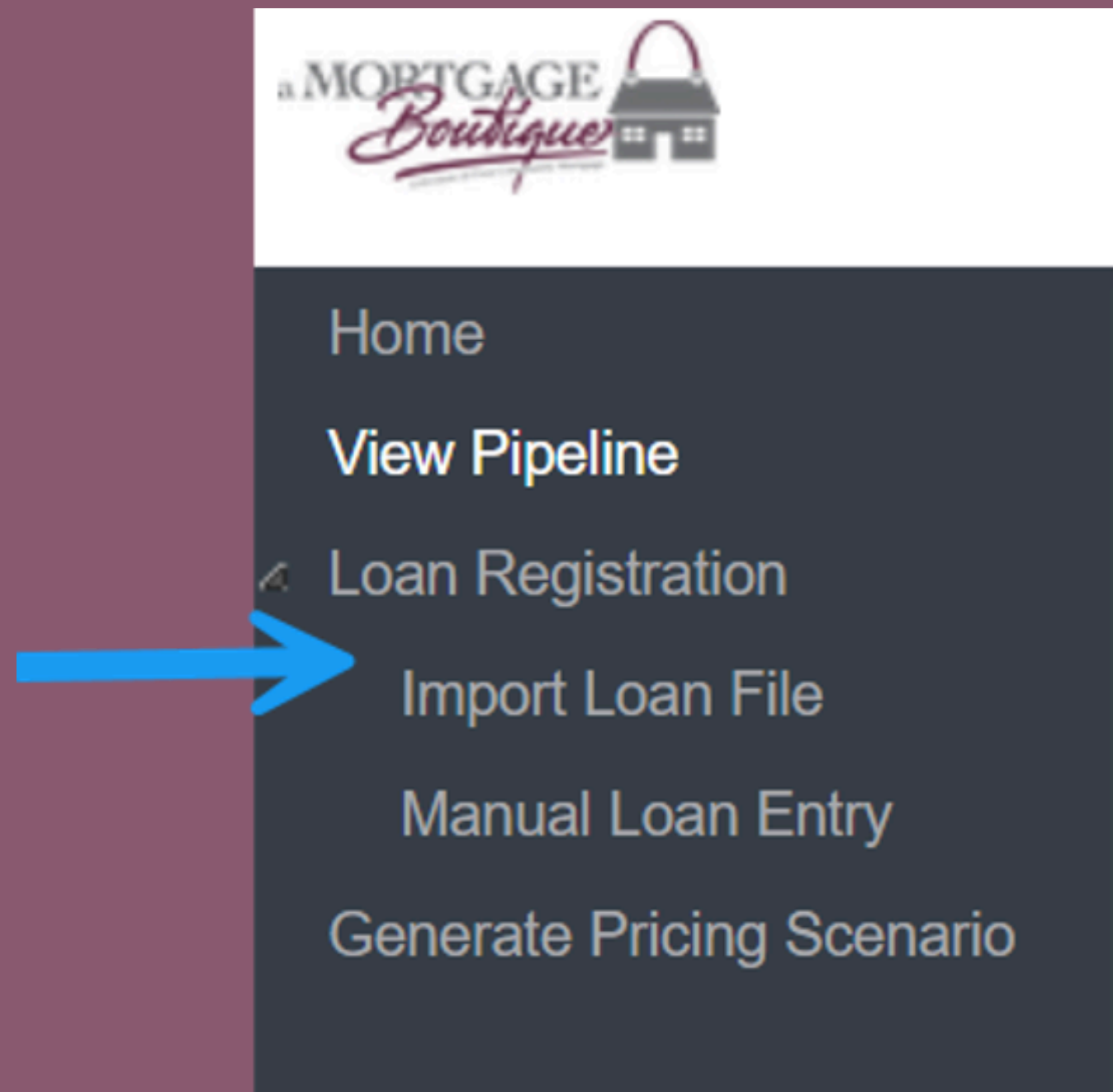
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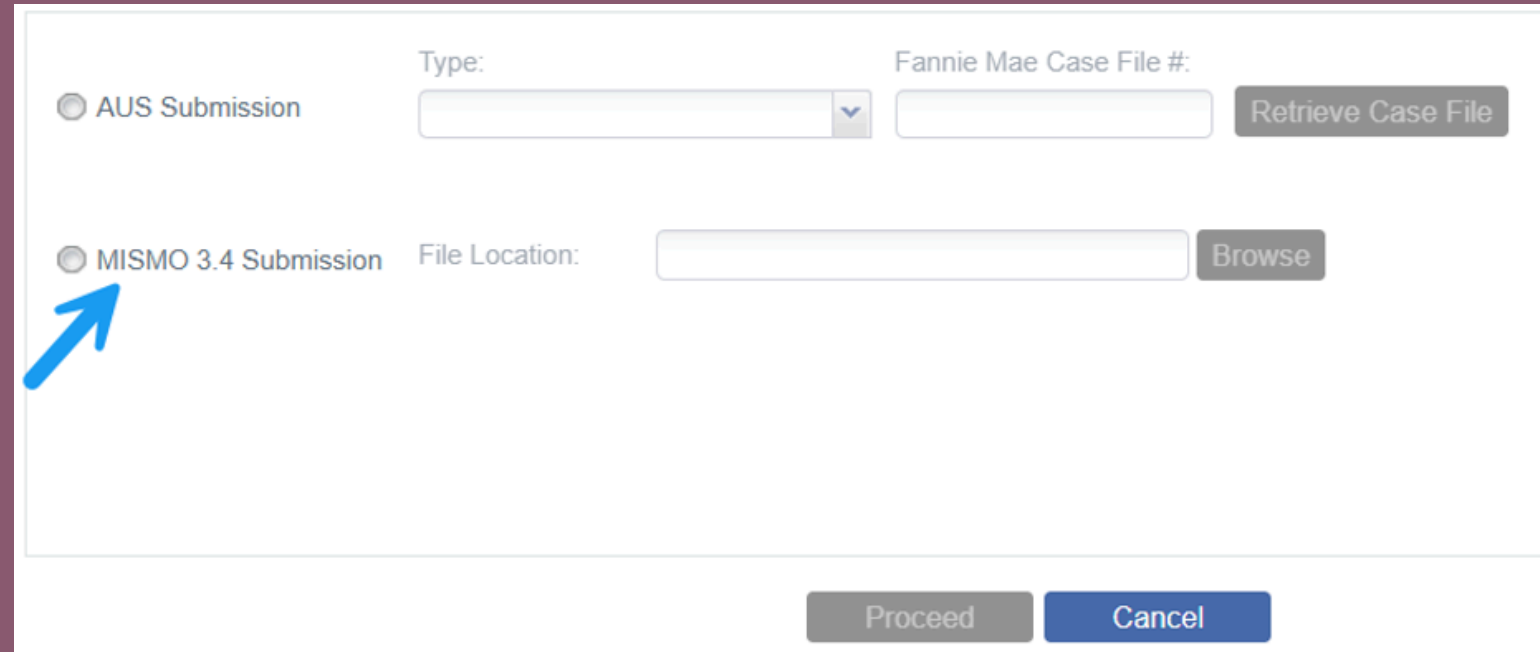
<https://portal.welovetpo.com/portal/#/login>

New files can be imported manually, via 3.4 file upload, or by releasing AUS findings to lender from Fannie Mae or Freddie Mac. 3.4 import is the preferred method. To start process please select your import method on the left side of screen below under Loan Registration.

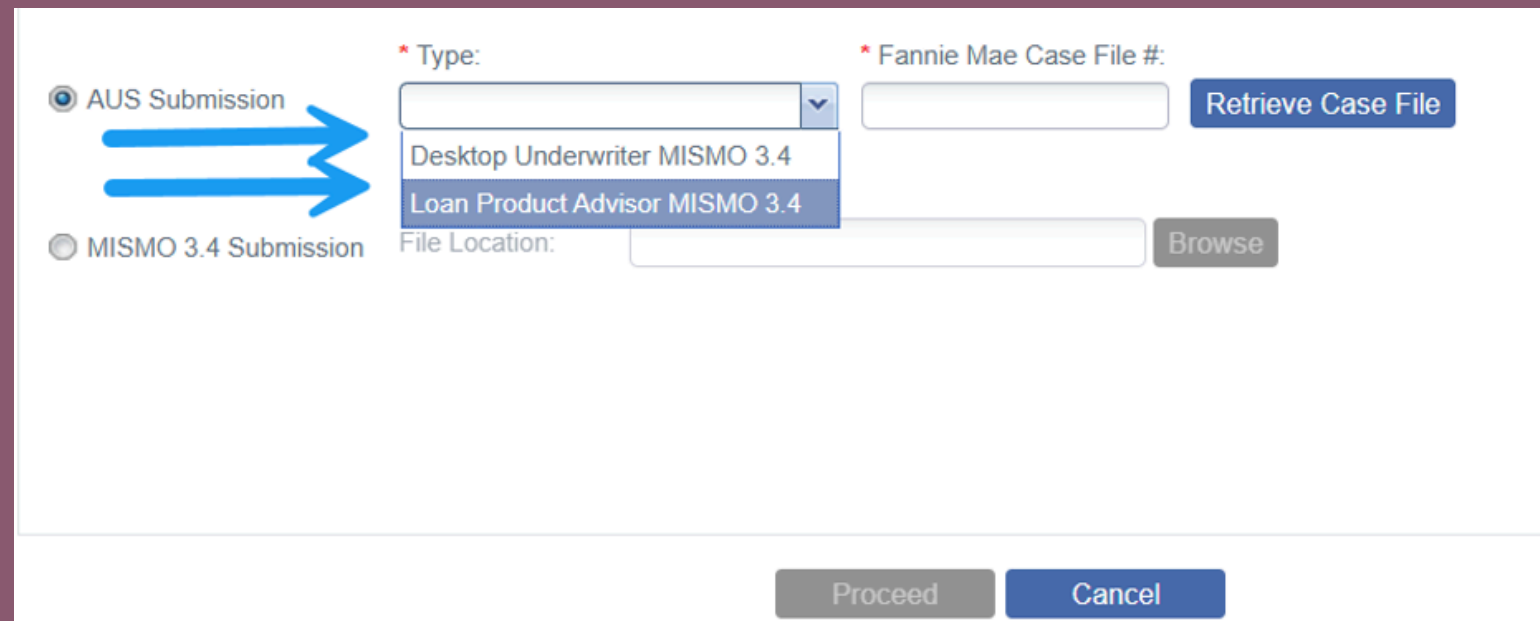
**Import  
Loan File**



When releasing AUS findings please 1<sup>st</sup> click import loan file and then enter in your case file information.



This screenshot shows the 'Import Loan File' form. The 'Type' dropdown is set to 'AUS Submission'. The 'Fannie Mae Case File #' field is empty, and the 'Retrieve Case File' button is disabled. The 'MISMO 3.4 Submission' option is selected, and a blue arrow points to it. The 'File Location' field is empty, and the 'Browse' button is disabled. The 'Proceed' and 'Cancel' buttons are at the bottom.



This screenshot shows the 'Import Loan File' form with the 'AUS Submission' option selected. A blue arrow points to the 'AUS Submission' radio button. The 'Type' dropdown menu is open, showing two options: 'Desktop Underwriter MISMO 3.4' and 'Loan Product Advisor MISMO 3.4'. The 'Fannie Mae Case File #' field is empty, and the 'Retrieve Case File' button is disabled. The 'File Location' field is empty, and the 'Browse' button is disabled. The 'Proceed' and 'Cancel' buttons are at the bottom.

# Import Loan File

**\*\*NOTE** - please enter “TBD” as the street address, enter a city, state zip. Please do not add any else to the street address except TBD (for example do Not add numbers “12345 TBD”)

# Proceed to Import Files

Property Information

\* Property Address: TBD

Unit Type, Unit #: Unit Type Unit #

\* Zip, City & State: 92663 Newport Beach CA

\* County: Orange

Country: United States

\* Occupancy: Primary Residence

After importing your file you may see a list of exceptions. Simply click proceed to continue the registration process and bypass any exception issues you see. Screen shot below.

Type: AUS Submission Fannie Mae Case File #: Retrieve Case File

MISMO 3.4 Submission \* File Location: C:\fakepath\Test Case DV01\_LN CVRC02 Browse

Proceed Cancel

**Exceptions**

SEVERITY	ERROR MESSAGE
Warning	The existing liens amount for a real estate asset must be greater than zero.
Warning	The financial account asset institution name cannot be blank.
Warning	The property type for a real estate asset cannot be blank.
Warning	There must be at least one source of down payment for a purchase loan.

Once the import process is complete, please make sure all information is accurate and complete:

- MLO Name, NMLS ID, Phone Number, & Email
- Please make the application date, the current date, and estimated settlement date sometime in the future are entered in at registration. Once you have a property identified, a new 1003 will be imported in and will override the initial registration information.
- Borrower Contact Details – confirm email and mobile phone number for disclosure purposes

The screenshot shows a loan application form with the following fields and annotations:

- Transaction ID:** [Empty field]
- \* Your Loan Number:** CVRC0221034357
- \* MLO Name:** [Red dashed border, blue arrow pointing to it]
- \* MLO NMLS ID:** [Red dashed border, blue arrow pointing to it]
- MLO Email:** salesperson@amortgagebou
- MLO Phone Number:** (714) 555-5555
- \* Loan Application Date:** [Red dashed border, blue arrow pointing to it]
- \* Settlement Date (Est):** [Red dashed border, blue arrow pointing to it]
- \* Credit Order Consent Date:** [Red dashed border, blue arrow pointing to it]
- First Payment Due Date:** [Empty field]
- MLO State License:** [Empty field]
- Emerging Banker:** ☐ Yes ☒ No
- Process Information** button

**Borrower Information**

Number of Borrowers: ☐ One ☒ Two ☐ Three ☐ Four

**John Freddie**

- Primary Borrower** (dropdown)
- \* First, Middle, Last, Name Suffix, Marital:**
  - First: John
  - Middle (optional): Freddie
  - Name Suffix (optional): [Empty]
  - Married: ☒
  - US Citizen: ☒
  - First Time Home Buyer: ☐
  - Self Employed: ☐
- Contact Details** button (blue arrow pointing to it)

**Mary Freddie**

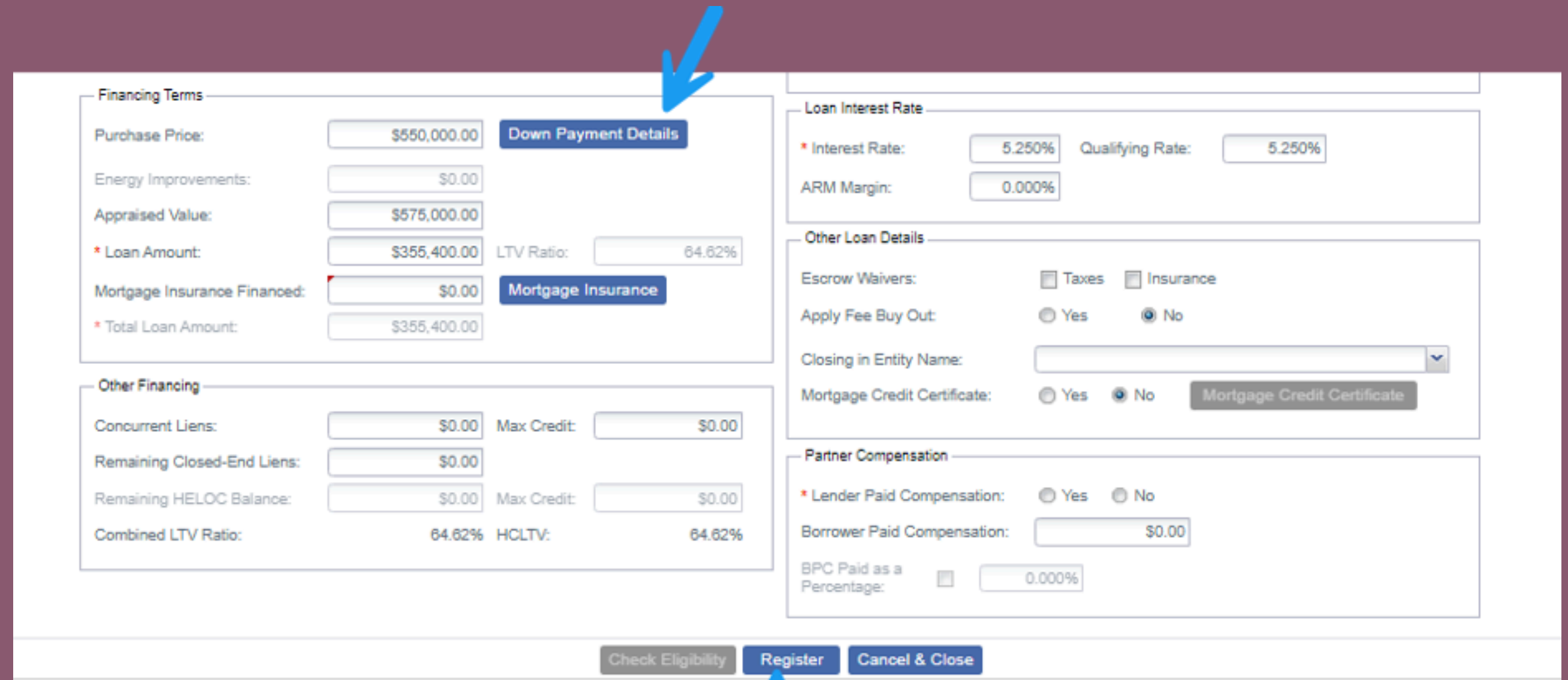
- Co-Borrower** (dropdown)
- \* First, Middle, Last, Name Suffix, Marital:**
  - First: Mary
  - Middle (optional): Freddie
  - Name Suffix (optional): [Empty]
  - Married: ☒
  - US Citizen: ☒
  - First Time Home Buyer: ☐
  - Self Employed: ☐
- Contact Details** button

# Complete Import

\*\*NOTE - TBD address properly reflected in the system

Complete  
Import

Please add your Down payment Details. Once you are satisfied with the information please click the Register button at the bottom of the screen.



The screenshot shows a loan registration form with the following sections:

- Financing Terms**
  - Purchase Price: \$550,000.00
  - Energy Improvements: \$0.00
  - Appraised Value: \$575,000.00
  - \* Loan Amount: \$355,400.00
  - Mortgage Insurance Financed: \$0.00
  - \* Total Loan Amount: \$355,400.00
  - LTV Ratio: 64.62%
  - Buttons: **Down Payment Details**, **Mortgage Insurance**
- Other Financing**
  - Concurrent Liens: \$0.00
  - Remaining Closed-End Liens: \$0.00
  - Remaining HELOC Balance: \$0.00
  - Combined LTV Ratio: 64.62%
  - Max Credit: \$0.00
  - HCLTV: 64.62%
- Loan Interest Rate**
  - \* Interest Rate: 5.250%
  - Qualifying Rate: 5.250%
  - ARM Margin: 0.000%
- Other Loan Details**
  - Escrow Waivers: ☐ Taxes ☐ Insurance
  - Apply Fee Buy Out: ☐ Yes ☒ No
  - Closing in Entity Name: [Dropdown]
  - Mortgage Credit Certificate: ☐ Yes ☒ No **Mortgage Credit Certificate**
- Partner Compensation**
  - \* Lender Paid Compensation: ☐ Yes ☒ No
  - Borrower Paid Compensation: \$0.00
  - BPC Paid as a Percentage: ☐ 0.000%

At the bottom, there are three buttons: **Check Eligibility**, **Register** (highlighted with a blue arrow), and **Cancel & Close**.

Once file is registered in system the loan number will appear showing a successful registration!

**\*\*NOTE** - please do not Lock TBD loans, TBD files can only be locked after a property has been identified and an address has been entered into the system.

# Register Loan



Please review file under Loan Summary on left side of screen to confirm all information.

- Loan Details
- Short Application
- Status History
- Alerts & Notification Management
- Contacts- make sure to enter the Loan Officer and processor as file contacts. This is where you will note parties to receive automated email updates

# Loan Summary

View Pipeline

Loan Summary

Loan Details

Short Application

Status History

Import History

Alerts & Notification Mgmt

Contacts

Loan Processing

Full Application

Loan Submission

Loan Status: Registered

Lender Loan Number: 4600000539

Lock Expiration:

Borrower Name: Smith, Suzy

Subject Property: TBD  
Newport Beach, CA 92663

LTV/CLTV: 80.00% / 80.00%

Contacts

Lender Account Management

CONTACT ROLE	CONTACT NAME
Account Executive	Cindy Edmondson
AE Assistant	Travis Braxton

Partner Account Management

CONTACT ROLE	CONTACT NAME	EMAIL
Partner Contact Info		
Contact 1	<div>Set</div> <div>Delete</div>	Contact 2
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



Once the file is Registered as a TBD, proceed to run AUS (if needed) and upload your documents from the loan processing tab

↶ View Pipeline

▶ Loan Summary

◀ Loan Processing

Lock Management

Fees & Closing Costs

➡ Upload / View Documents

Loan File Update

➡ Automated Underwriting

▶ Full Application

▶ Loan Submission

Lender Loan Number:  
4600000539

Lock Expiration:

Loan Status: Registered

Borrower Name: Smith, Suzy

Subject Property: TBD  
Newport Beach, CA 92663

LTV/CLTV: 80.00% / 80.00%

Refinance Type:

\* Documentation Type: Full Documentation

Prepayment: No Prepayment

Financing Terms

\* Purchase Price: \$1,000,000.00

Cost of Renovation: \$0.00

Down Payment Details

Run AUS  
and Upload  
Documents

# Submit Loan

**\*\*Note** - On a TBD file disclosures will not be issued until a property has been identified and imported into system

To submit TBD to underwriting

- Left hand tool bar > Loan Submission
- Check the Setup radio button and then click Submit loan at the bottom of the page. This will send file to loan set up team to review for completeness before going to UW.

**\*\* NOTE** on a TBD loan you do not need to fill in application date or intent to proceed dates to submit your file into loan set up

The screenshot shows a web application interface for loan submission. On the left is a dark sidebar with a 'View Pipeline' button at the top. Below it is a list of menu items: 'Loan Summary', 'Loan Processing', 'Full Application', and two 'Loan Submission' entries. Two blue arrows point to the second 'Loan Submission' entry. The main content area has a light blue header with 'Lender Loan Number: 4600000539', 'Lock Expiration:', and 'Loan Status:'. Below this is a 'Loan Submission' section with a 'Reason for Loan Submission' field containing two radio buttons: 'Generate Initial Disclosures' and 'Submit Loan to Setup' (which is selected). Below that is a 'Loan Licensing Details' section with fields for Name, DBA Name, Address Line One, Address Line Two, and Zip City State. At the bottom of the form are two signature lines with labels 'Partner acknowledges that all six (6) items, that define an Application' and 'Broker Certifies that an Intent to Proceed was signed by the Borrower'. At the very bottom are three buttons: 'Submit Loan' (highlighted with a blue arrow), 'Cancel', and 'Anti-Steering Disclosure'.